Certificate Number: 06501-PAE-DE-033733865

Bankruptcy Case Number: 19-15289



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 21, 2019, at 5:55 o'clock PM CST, Andrew Miller completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 21, 2019 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: <u>Program Manager</u>